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05 Rec'd PCT/PTO 31 JUL 2002

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Practitioner's Docket No. 100650.0001US1

CHAPTER II

IN THE UNITED STATES ELECTED OFFICE (EO/US)

| | | |
|-------------------------------|---------------------------|-----------------------|
| PCT/US01/03752 | 05 February 2001 | 04 February 2000 |
| International Application No. | International Filing Date | Priority Date Claimed |

ELECTRONIC PAYMENT SYSTEMS AND METHODS

Title of Invention

Dean MERSKY

Applicant(s)

Box PCT
Commissioner for Patents
Washington, D.C. 20231
ATTENTION: EO/US

**COMPLETION OF FILING REQUIREMENTS
FOR INTERNATIONAL APPLICATION ENTERING U.S. NATIONAL STAGE
IN U.S. ELECTED OFFICE (EO/US) UNDER 35 U.S.C. § 371**

This replies to the Notice of Missing Requirements under 35 U.S.C. § 371 and 37 C.F.R. § 1.495 (FORM PCT/DO/EO/905).

EXPRESS MAILING UNDER 37 C.F.R. § 1.10*

(Express Mail label number is mandatory.)
(Express Mail certification is optional)

I hereby certify that this paper, along with any document referred to, is being deposited with the United States Postal Service on this date July 30, 2002 in an envelope addressed to the Commissioner for Patents, Washington D.C. 20231 as "Express Mail Post Office to Addressee" Mailing Label No. EV062682352US.

Date: July 31, 2002


Kristin J. Azcona

WARNING: Certificate of mailing (first class) or facsimile transmission procedures of 37 C.F.R. 1.8 cannot be used to obtain a date of mailing or transmission for this correspondence.

****WARNING: Each paper or fee filed by "Express Mail" must have the number of the "Express Mail" mailing label placed thereon prior to mailing. 37 C.F.R. 1.10(b).***

"Since the filing of correspondence under § 1.10 without the Express Mail mailing label thereon is an oversight that can be avoided by the exercise of reasonable care, requests for waiver of this requirement will not be granted on petition." Notice of Oct. 24, 1996, 60 Fed. Reg. 56,439, at 56,442.

DECLARATION OR OATH

I. No original declaration or oath was filed. Enclosed is the original declaration or oath for this application.

FEES

II.

1. Fees for claims

| | |
|---|---------------|
| Each independent claim in excess of 3 (37 C.F.R. § 1.492(b)) | \$0.00 |
| Each claim in excess of 20 (37 C.F.R. § 1.492(c)) | \$0.00 |
| Total Fees | \$0.00 |

III. The proceedings herein are for a patent application. Accordingly, the provisions of 37 C.F.R. § 1.136(a) apply.

Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition and fee for extension of time.

TOTAL FEE DUE

IV. The total fee due is:

| | |
|--|---------|
| Completion fee(s) for filing Declaration | \$65.00 |
|--|---------|

TOTAL FEE DUE \$65.00

PAYMENT OF FEES

V.

Authorization is hereby made to charge the amount of \$65.00 to Deposit Account No. 502191.

Charge any additional fees required by this paper or credit any overpayment in the manner authorized above.

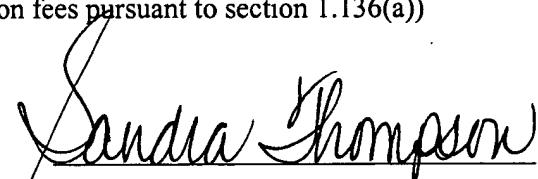
A duplicate of this request is attached.

AUTHORIZATION TO CHARGE ADDITIONAL FEES

VII. Please charge, in the manner authorized above, the following additional fees that may be required by this paper and during the entire pendency of this application:

- * 37 C.F.R. § 1.492(a)(1), 1.492(a)(4) (filing fees)
- * 37 C.F.R. § 1.492(b), (c), and (d) (presentation of extra claims)
- * 37 C.F.R. § 1.17 (application processing fees)
- * 37 C.F.R. § 1.17(a)(1)-(5) (extension fees pursuant to section 1.136(a))

Date: July 31, 2002



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